

COMMERCE GENERAL ARCHITECTURE

REPLACEMENT SHEET

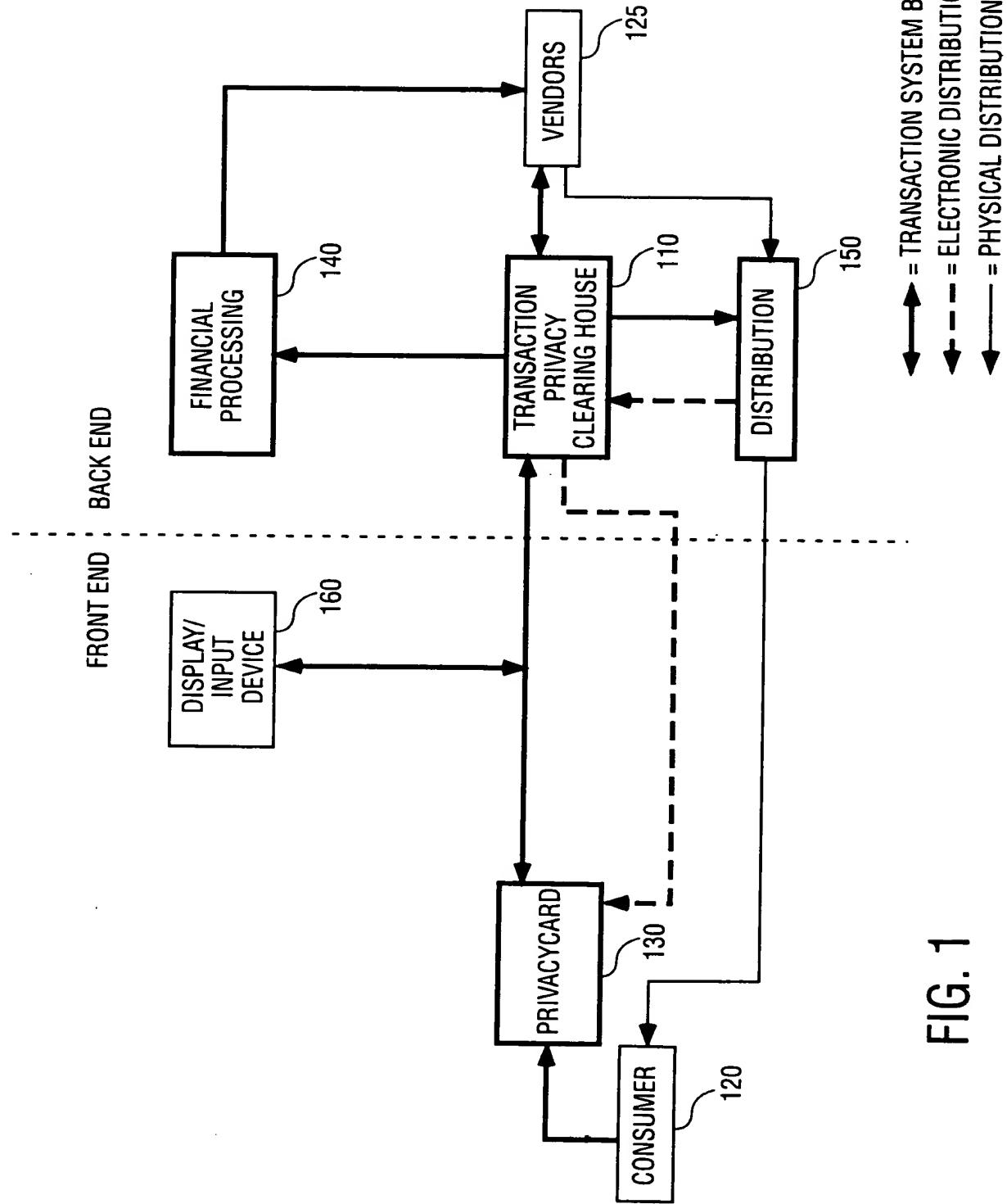


FIG. 1

REPLACEMENT SHEET



COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

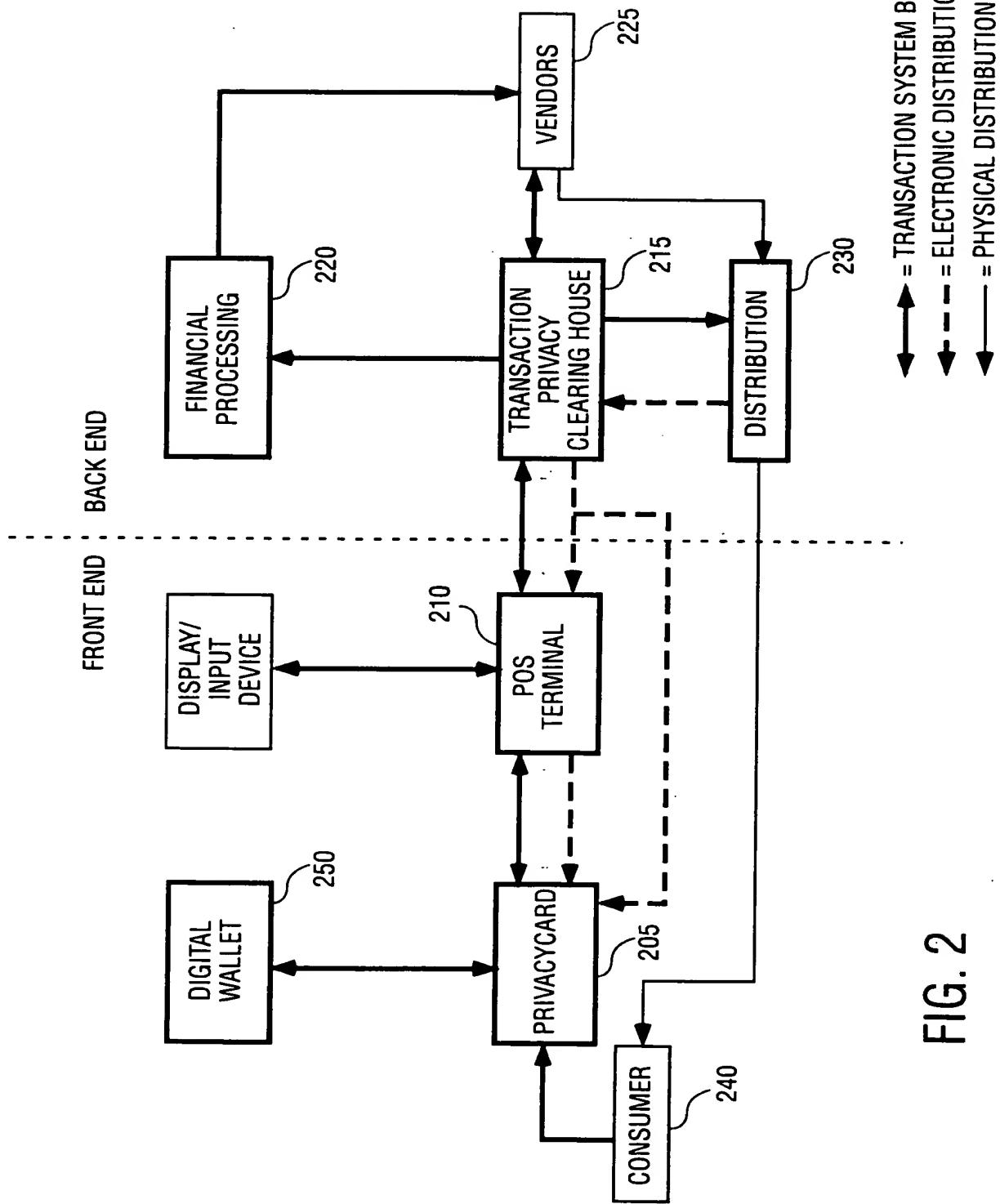


FIG. 2

COMMERCE IN-HOME ENVIRONMENT

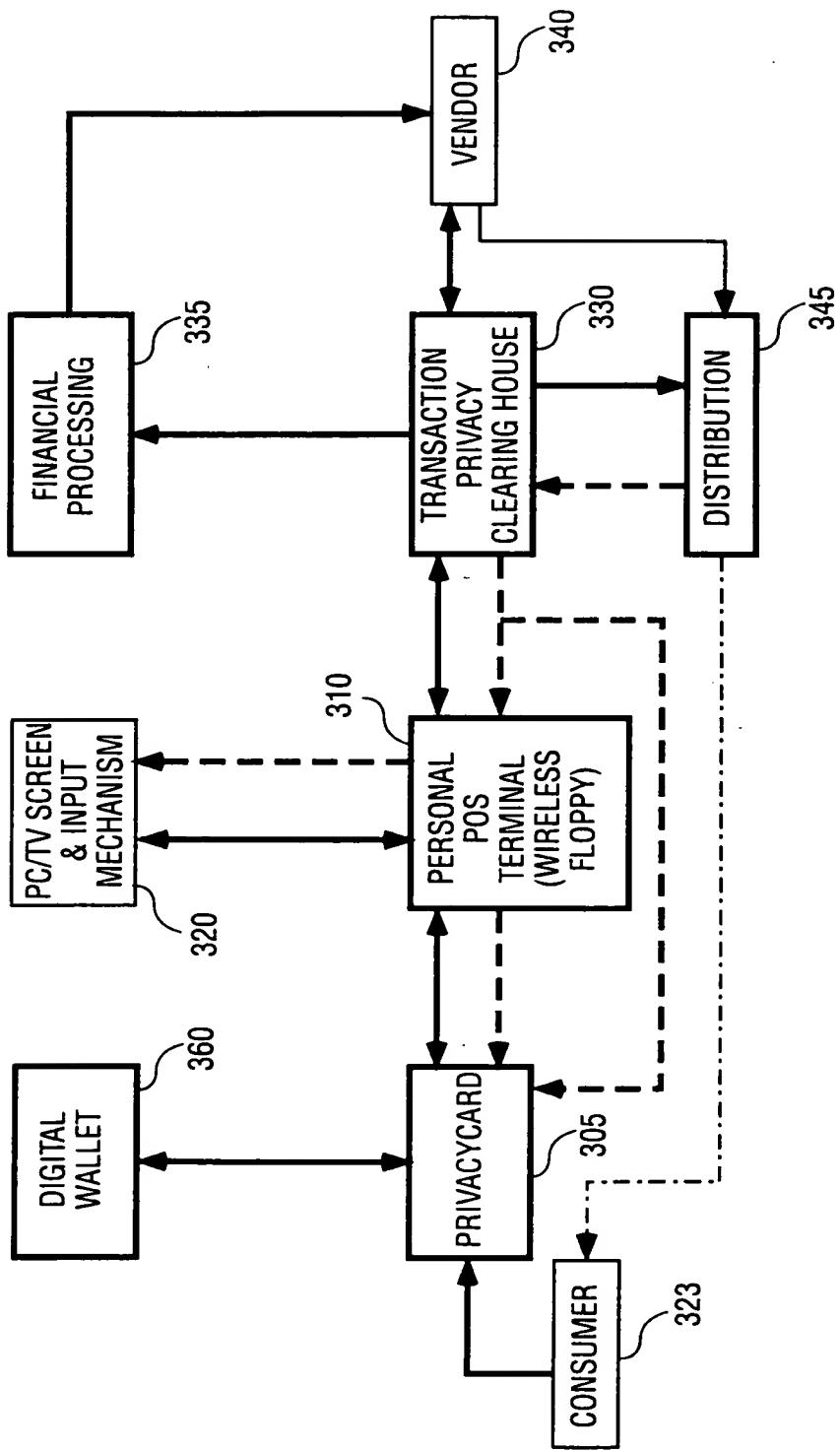


FIG. 3

IN-STORE RETAIL ENVIRONMENT

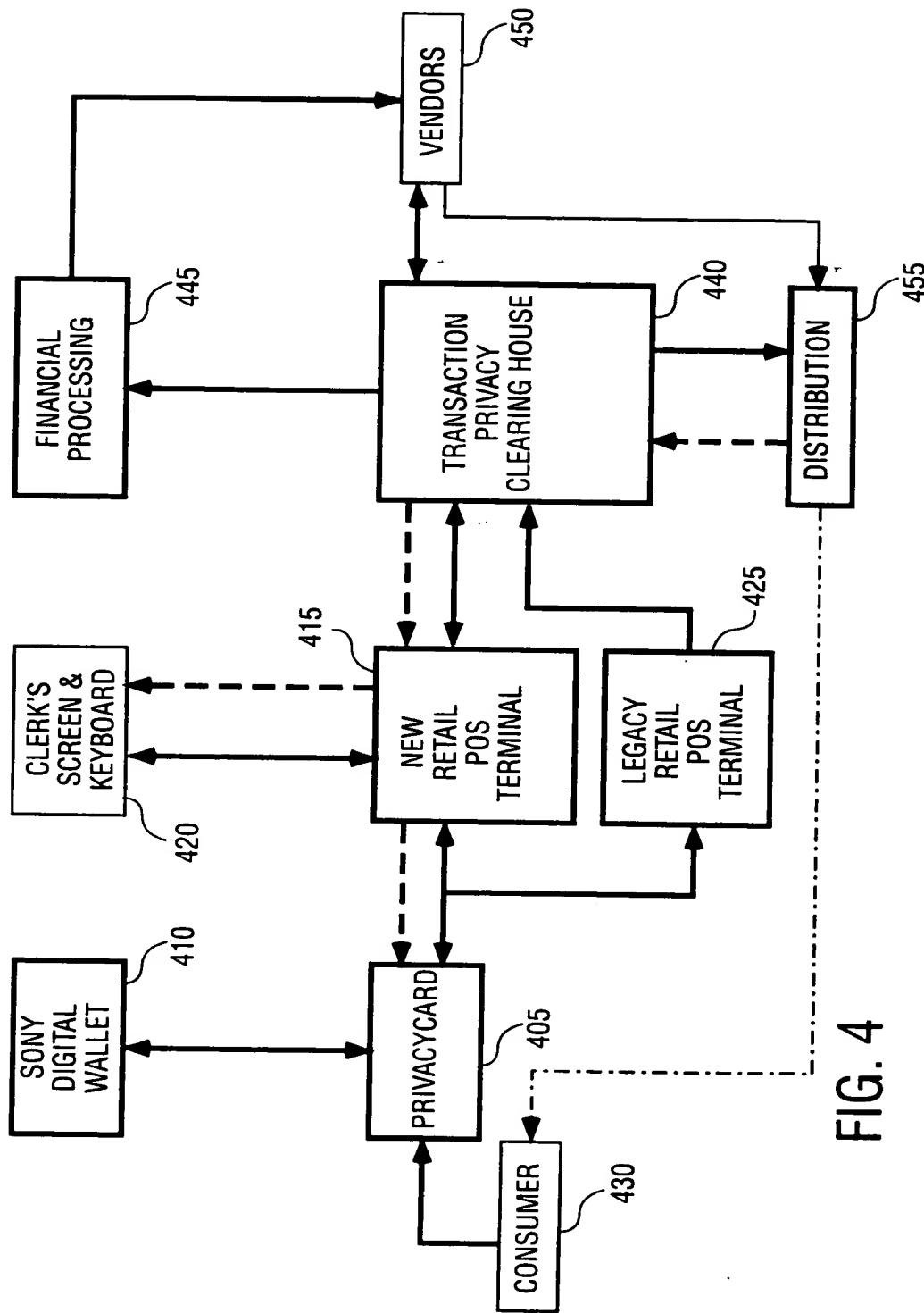
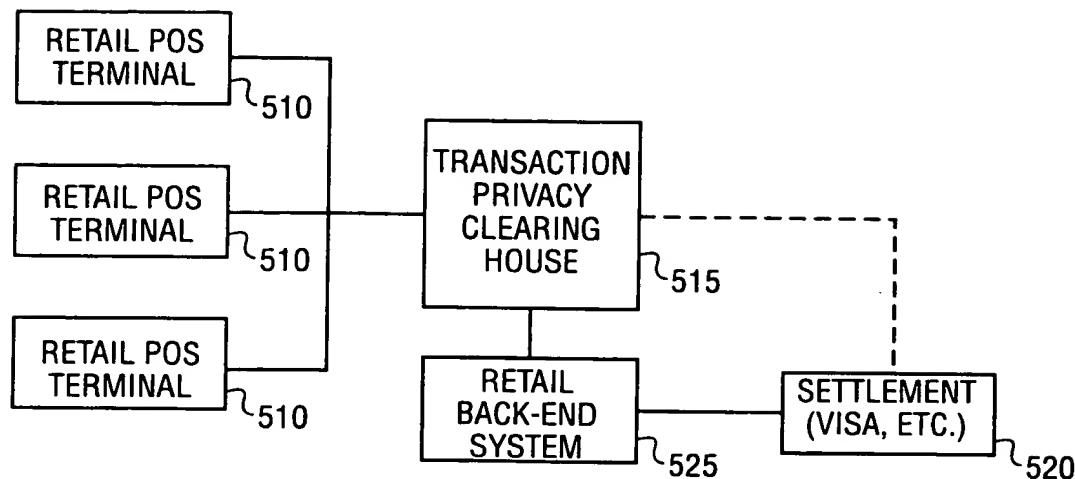


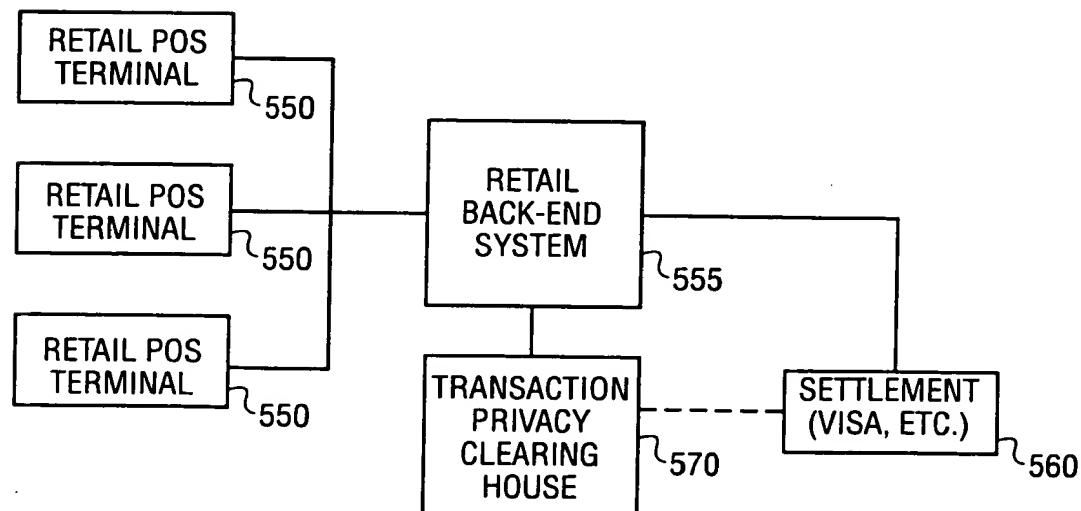
FIG. 4

REPLACEMENT SHEET



A RETAIL SYSTEM MODIFIED TO
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH
THE DIGITAL WALLET SYSTEM

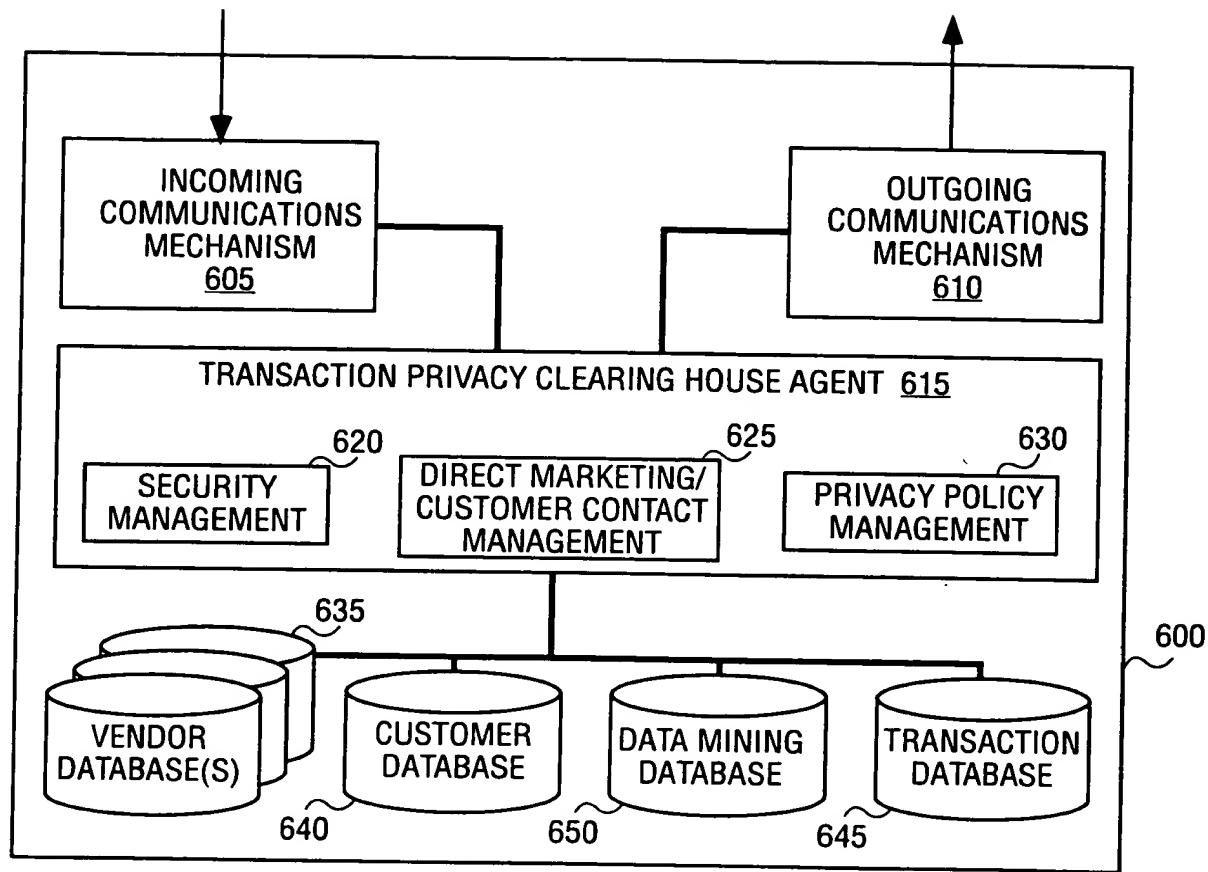
FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B

REPLACEMENT SHEET



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

REPLACEMENT SHEET

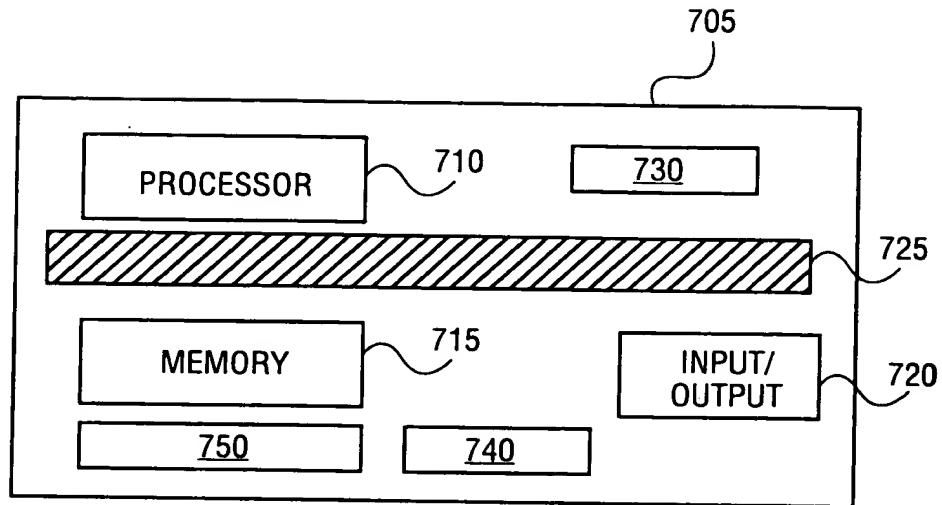


FIG. 7A

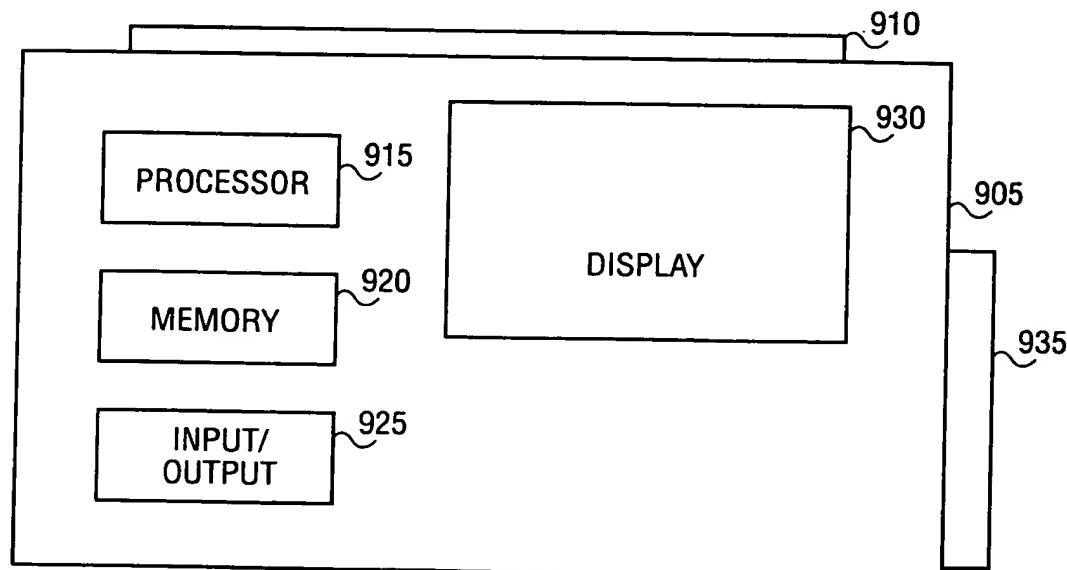


FIG. 9A

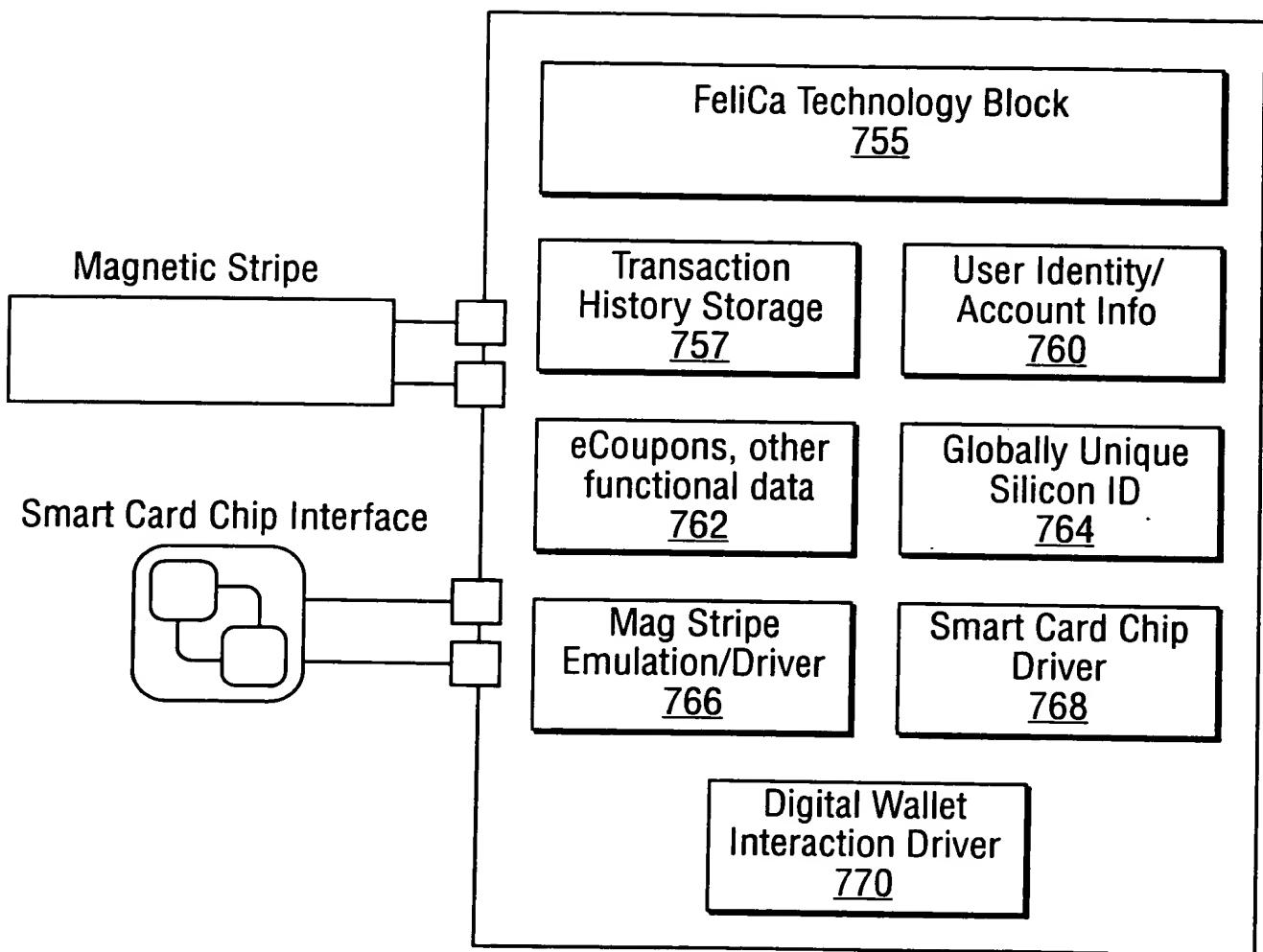


FIG. 7B

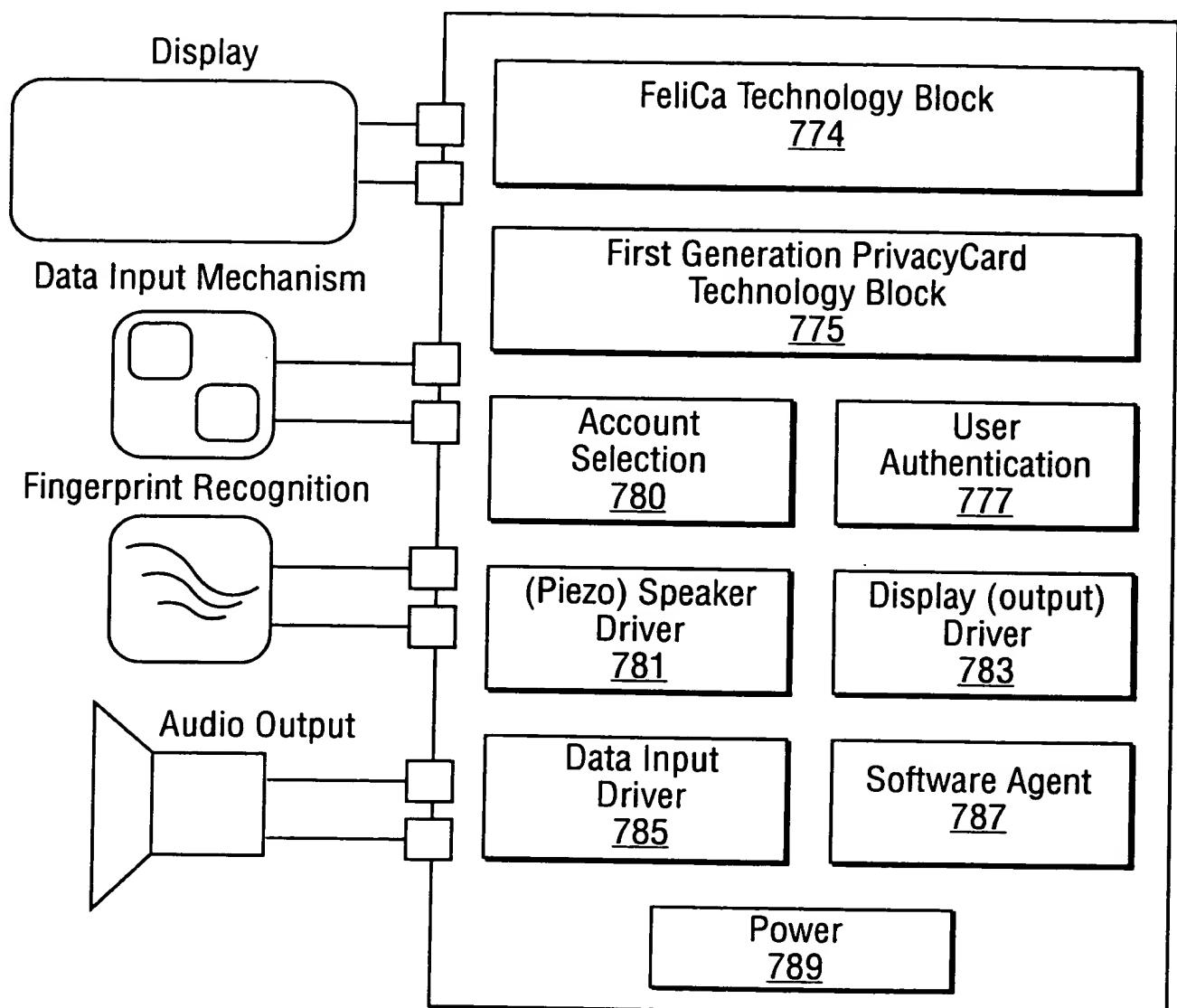
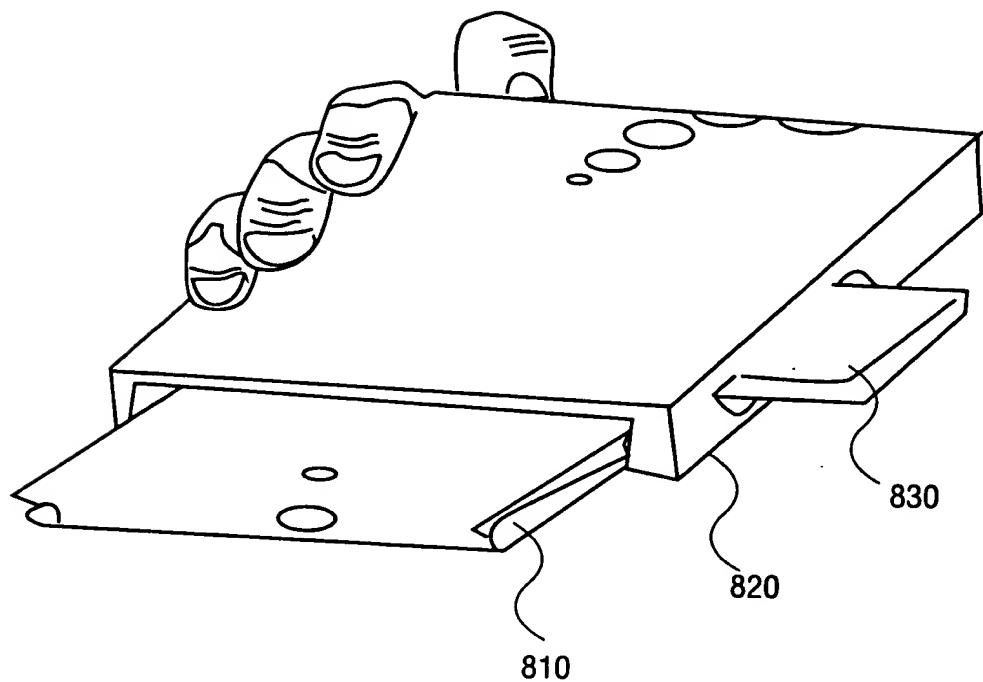


FIG. 7C

REPLACEMENT SHEET



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

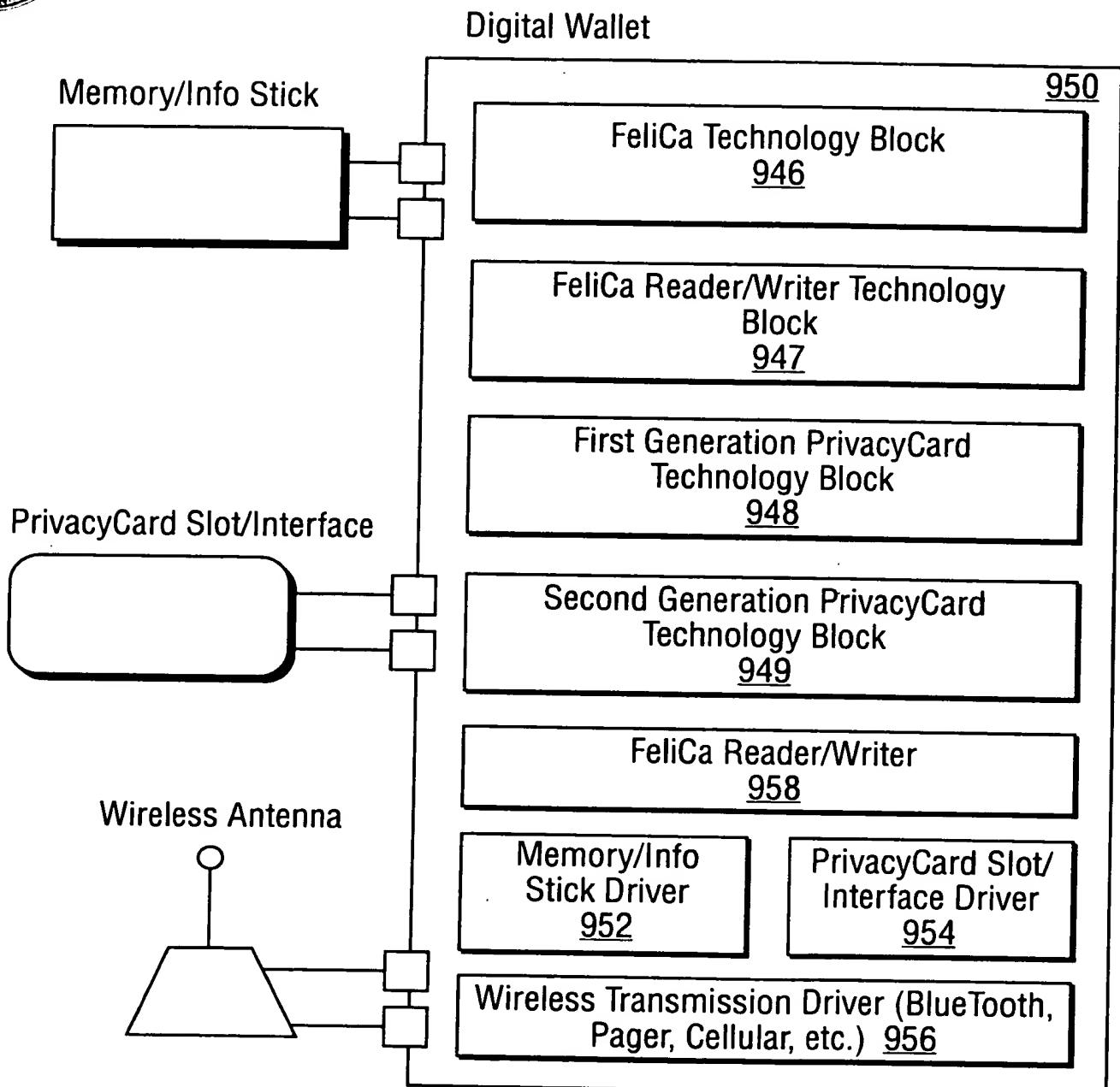
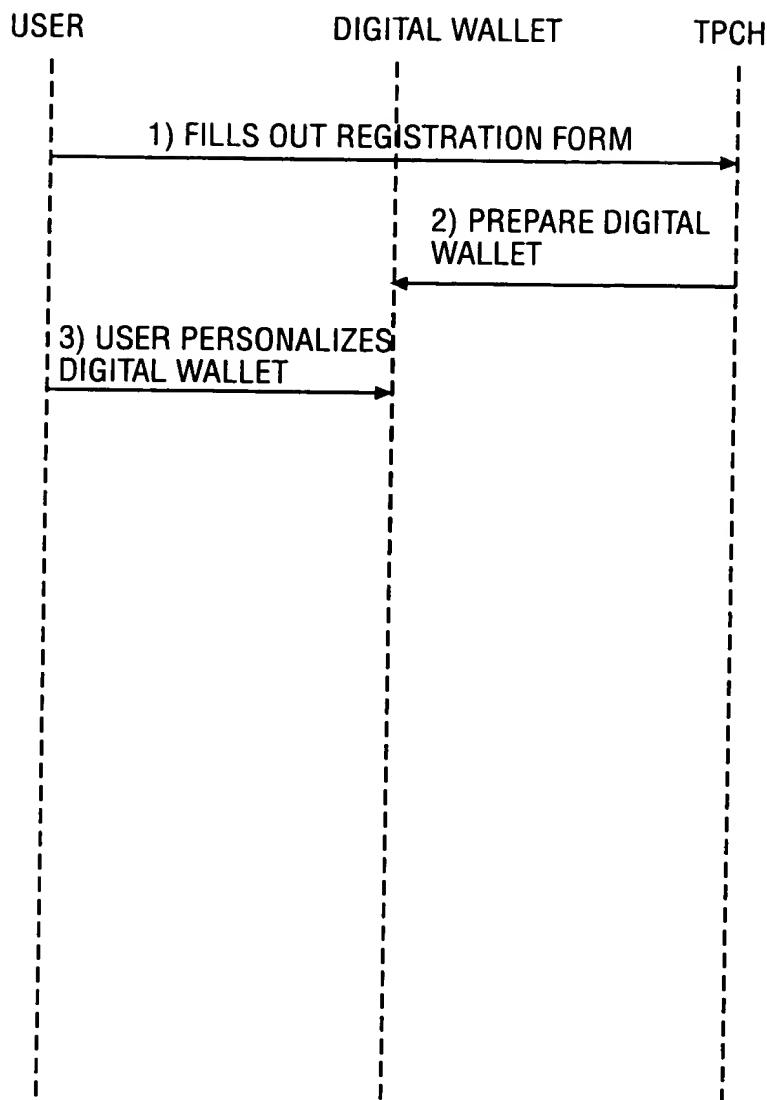


FIG. 9B

REPLACEMENT SHEET



SETUP OF DIGITAL WALLET

FIG. 10

REPLACEMENT SHEET

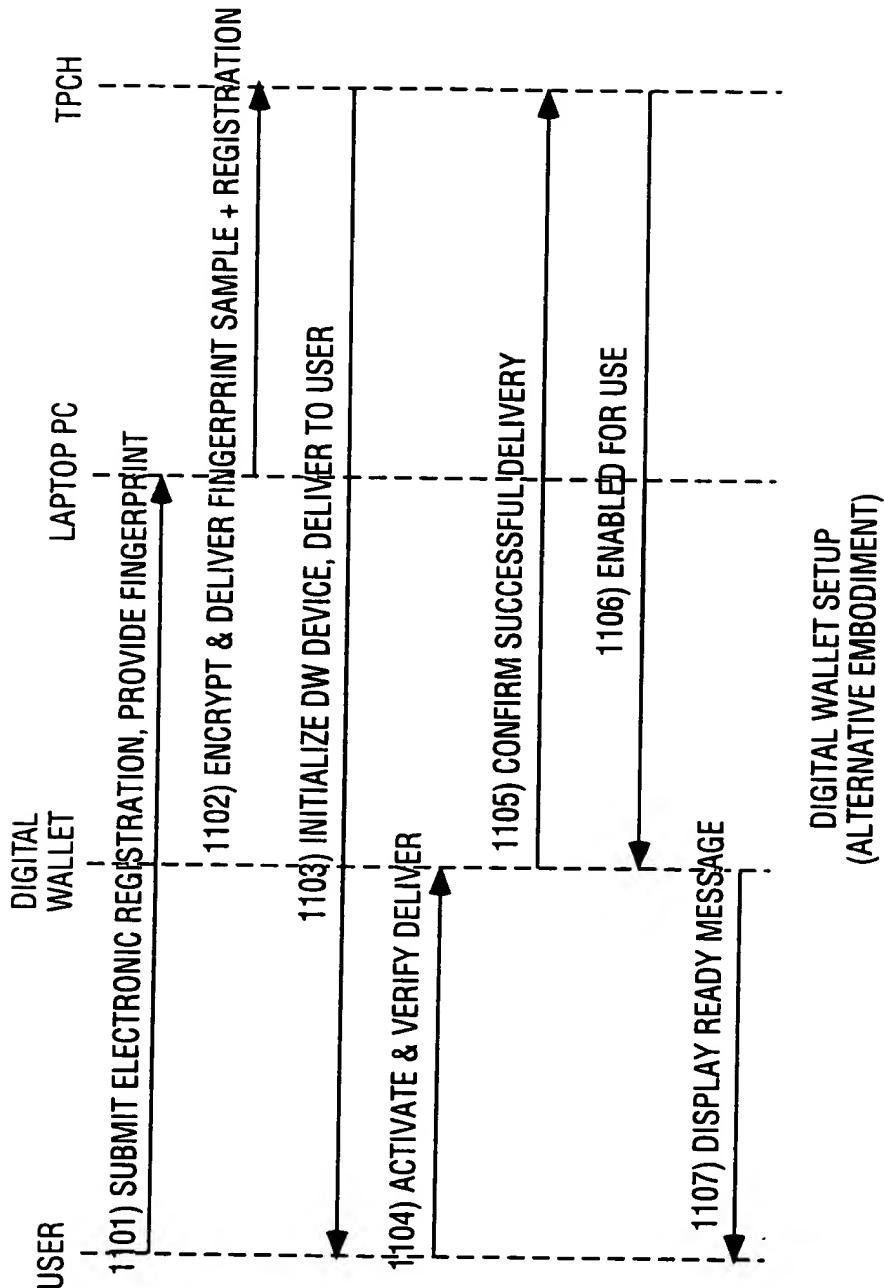
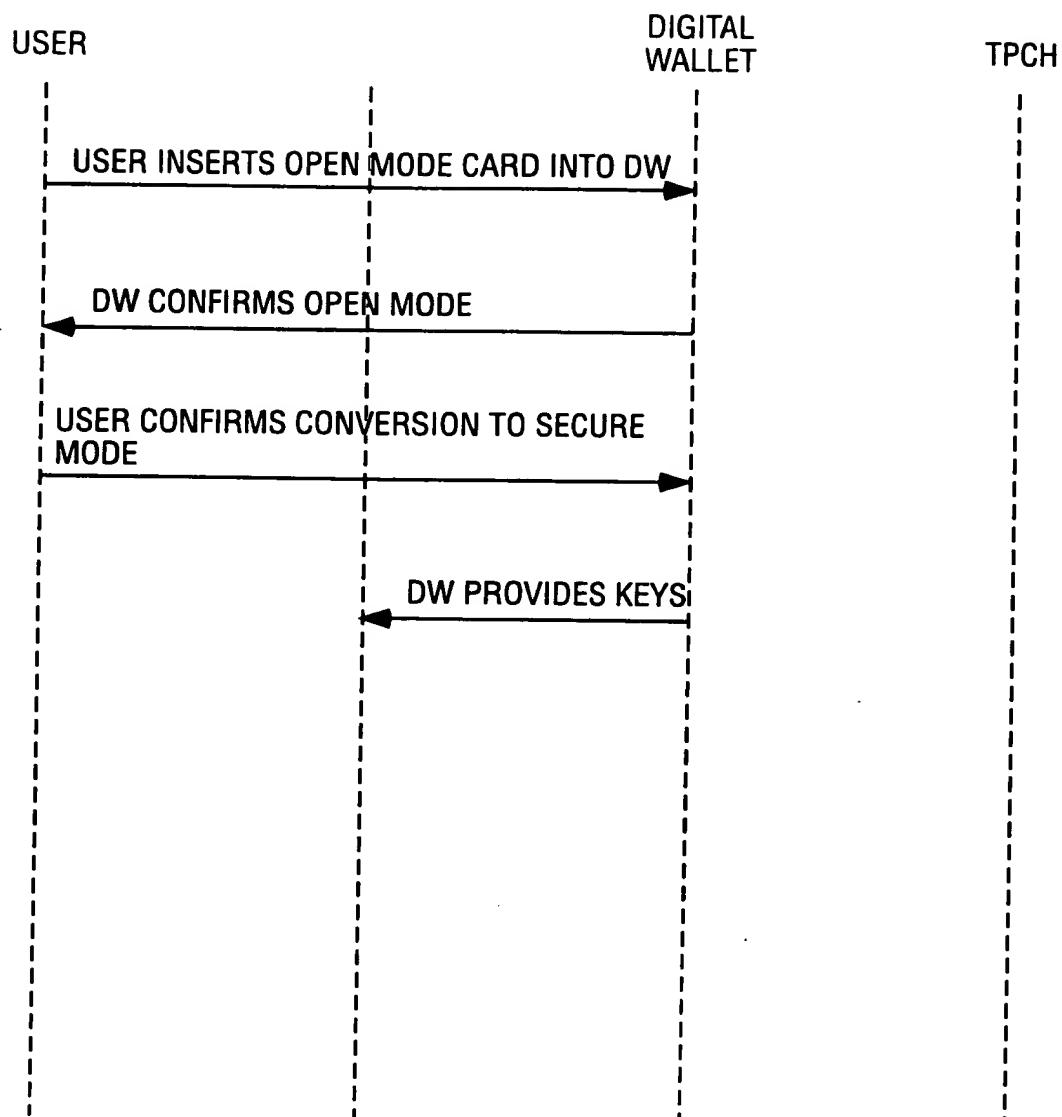


FIG. 11

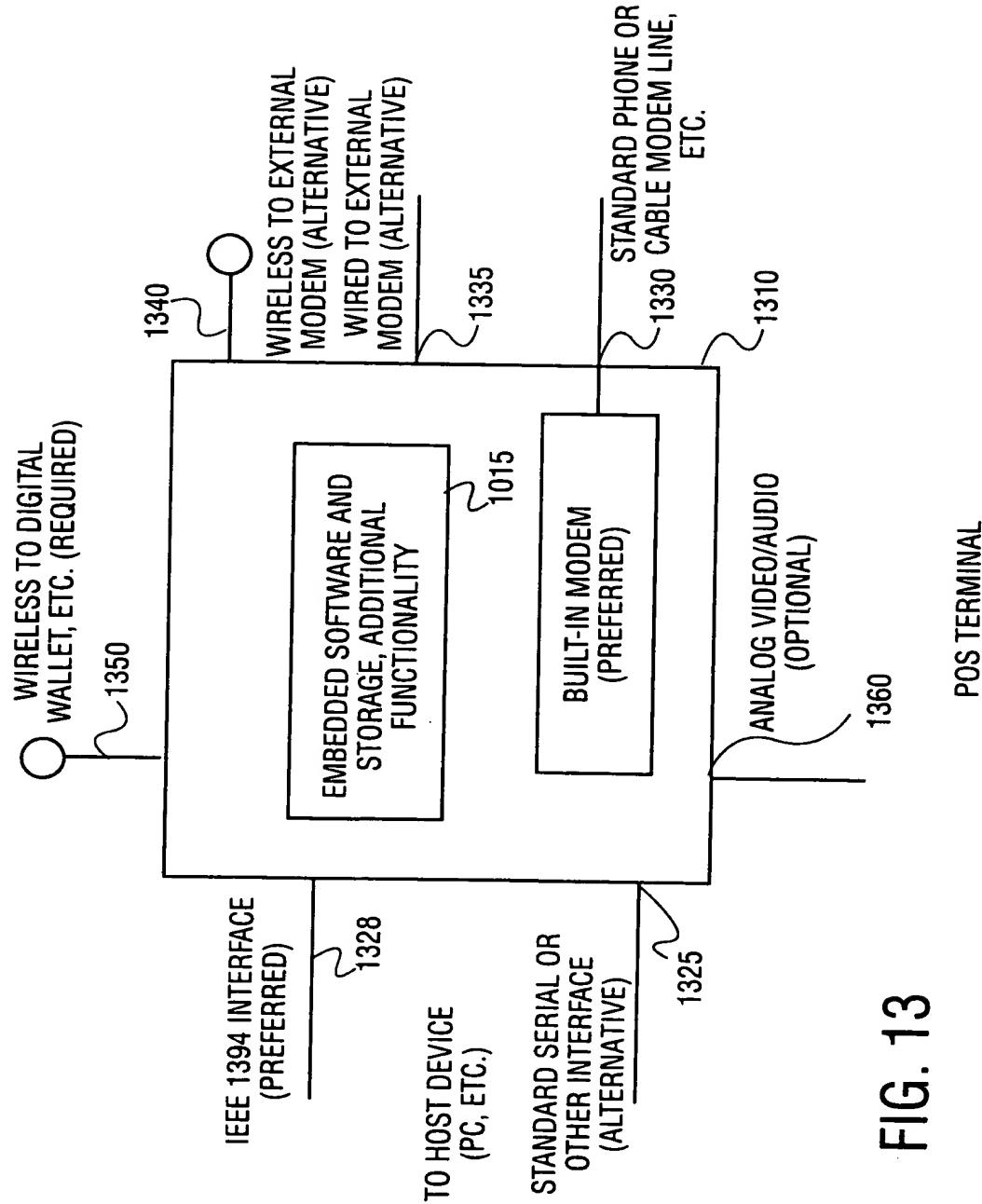
REPLACEMENT SHEET



CONVERSION OF CARD TO SECURE

FIG. 12

REPLACEMENT SHEET



REPLACEMENT SHEET

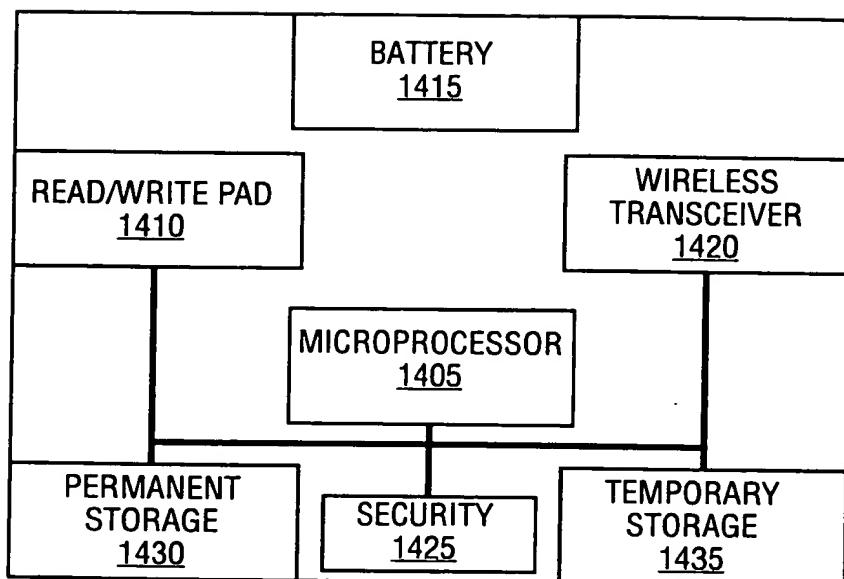


DIAGRAM OF THE MAJOR COMPONENTS OF THE
PERSONAL POS, SHOWING THE DATA/ADDRESS
BUS INTERCONNECT

FIG. 14

REPLACEMENT SHEET

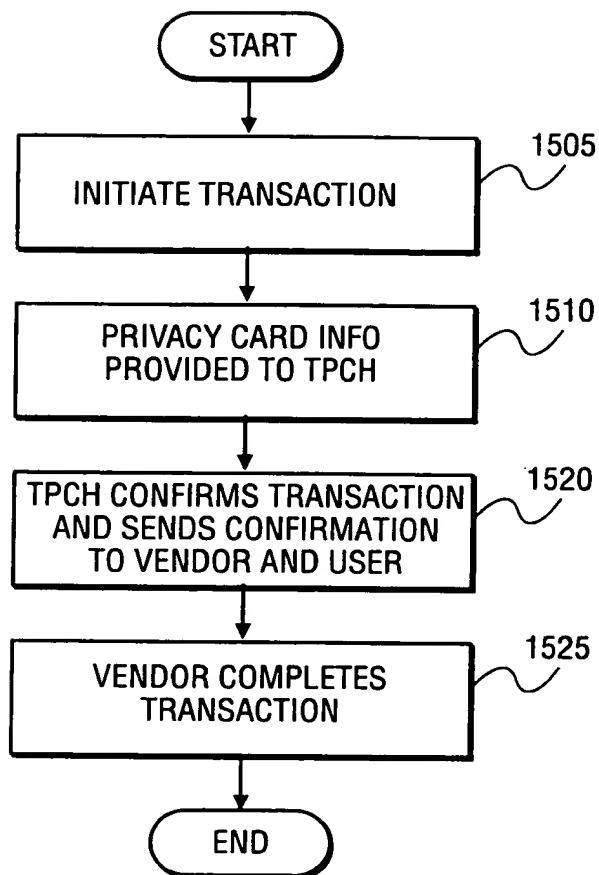


FIG. 15

REPLACEMENT SHEET

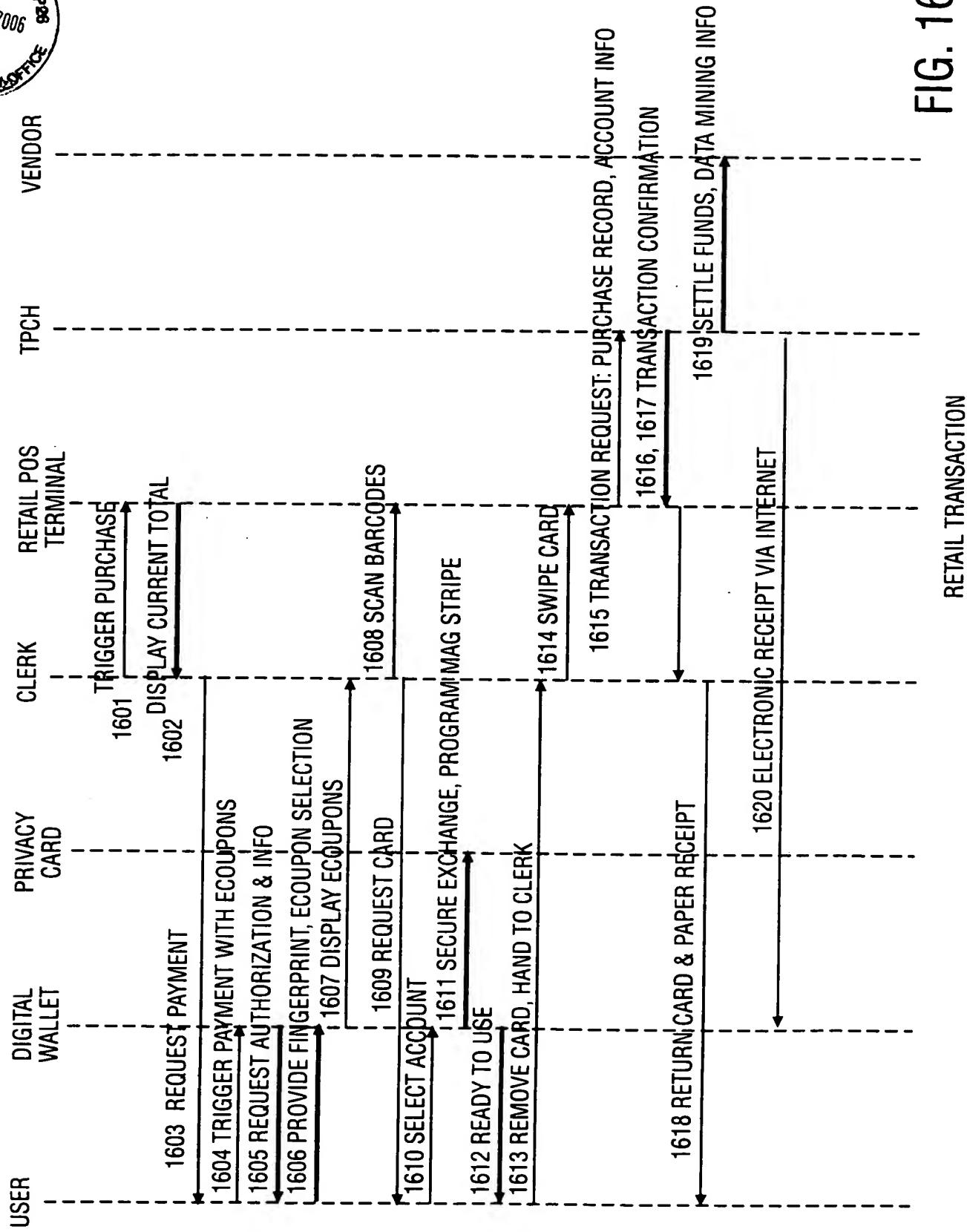


FIG. 16

RETAIL TRANSACTION

REPLACEMENT SHEET

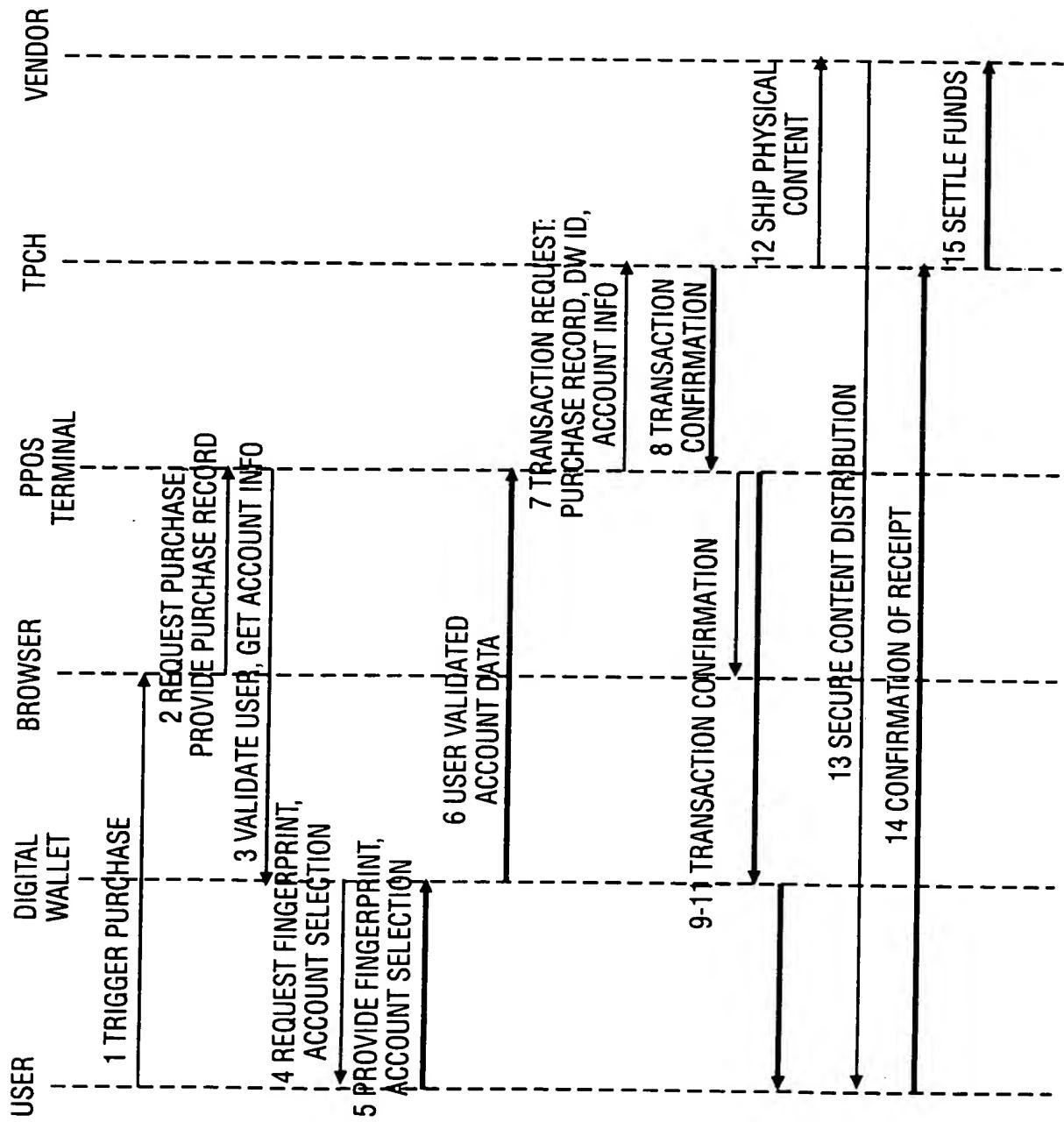


FIG. 17

WEB TRANSACTION

REPLACEMENT SHEET

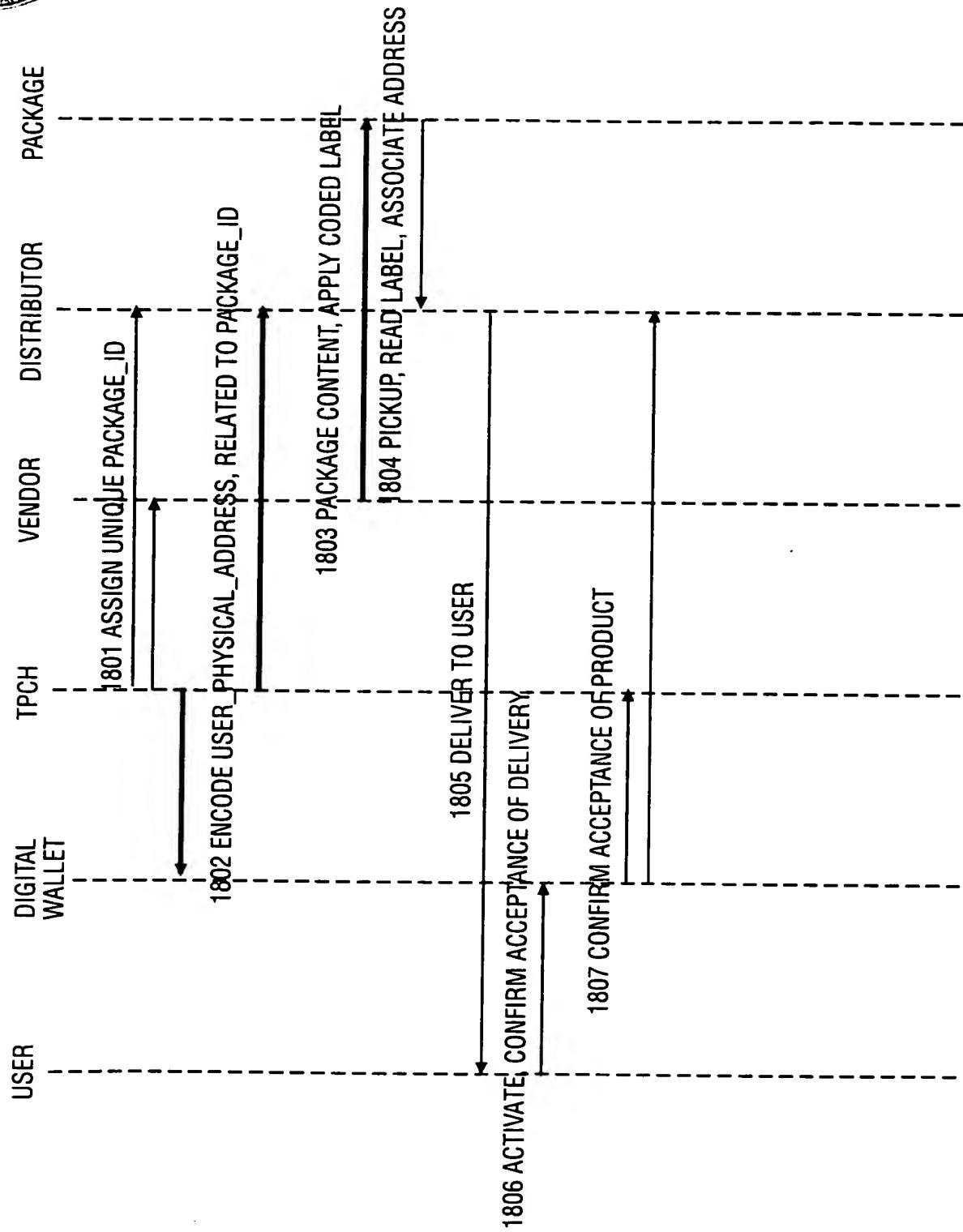


FIG. 18

DELIVERY OF PRODUCT

REPLACEMENT SHEET

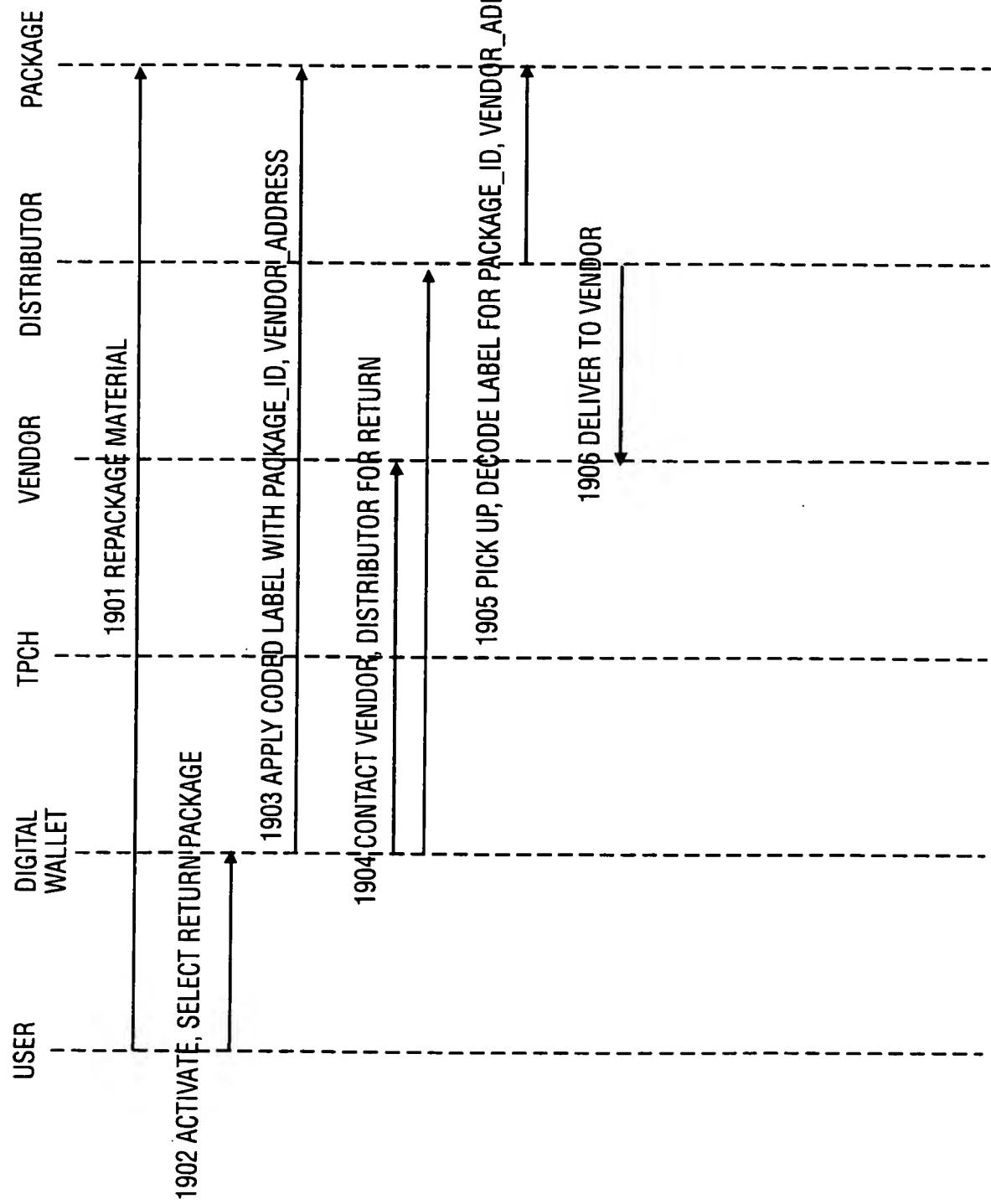


FIG. 19

RETURN OF PRODUCT

REPLACEMENT SHEET

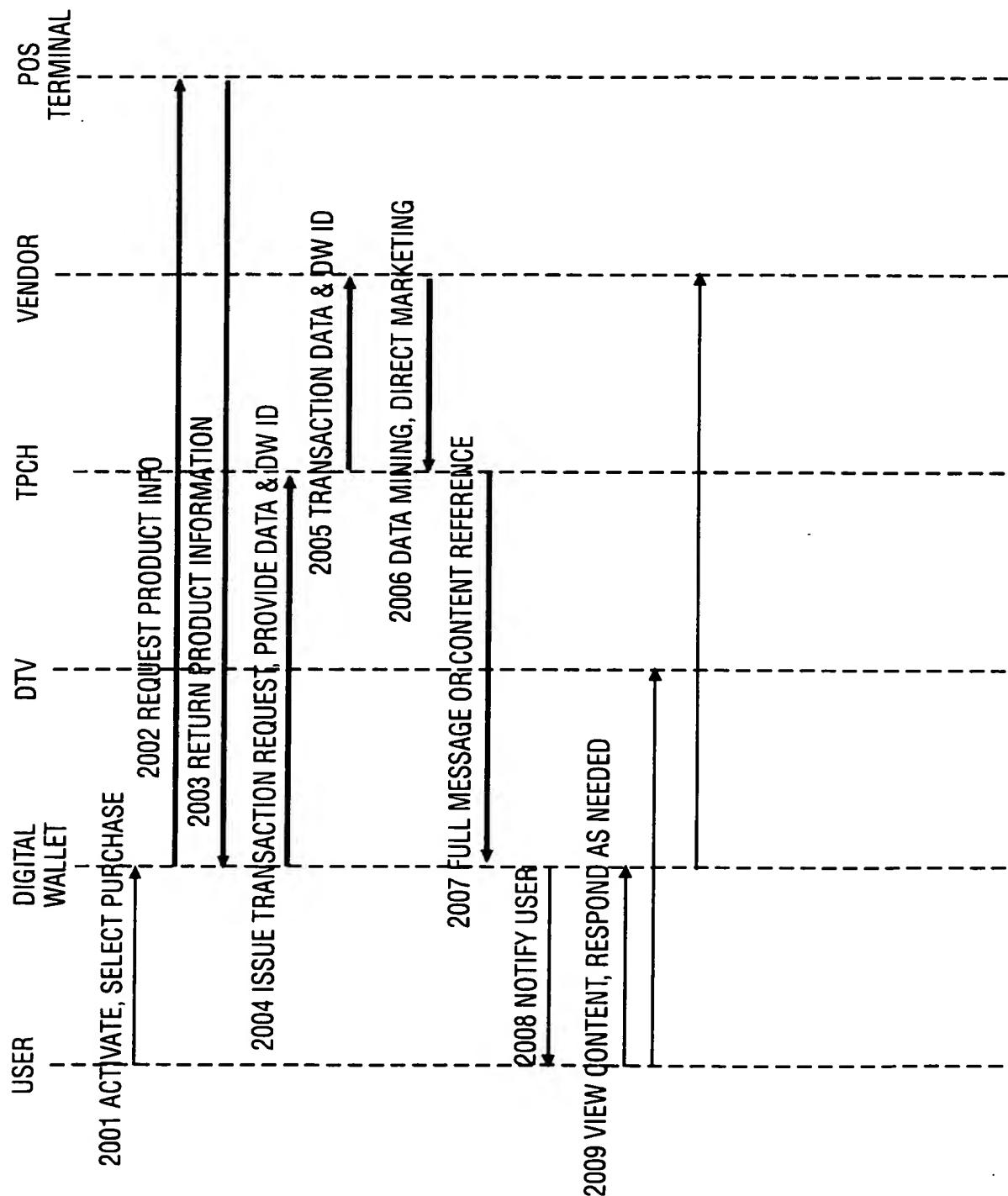


FIG. 20

DATA MINING